592 take care of (tauhi) them (the old couple)".

511 597 Besides expenditures for everyday material needs, a household must have the cash for periodic outlays to pay members' expenses such as income taxes, the annual poll tax on every male over the age of fifteen, church contributions, and schooling expenses for the children, as well as to buy store-bought goods such as clothing and fabric, households utensils, and other implements. Such purchases and expenditures generally require relatively large cash outlays that are seldom provided for through systematic savings. Instead, members of the household make a special effort to assemble the money shortly before it is needed. Men collect coconuts to make copra, or else sell the undried coconuts directly to the Tonga Copra Board, while women prepare handicrafts for sale to tourists (especially the tourists who flood in on the periodic one-day stopovers of cruise ships that visit Tonga). There is noticably more copra-making activity and also a particularly well-stocked handicrafts bazaar in the weeks preceding a new school term, when money is needed for books, uniforms, and school fees. Usually, people try to make more money than is needed for the major outlay at hand. What is left is doled out to provide cash for everyday needs until another major effort is made.

592 511 476 621 Finally, a household must have the means for its

575 adaptive, all the voluntary associations are task-oriented
575 groups formed for specific purposes. For example, there
437 was the Kautaha Fisi ('the Fiji Society'), which consisted of a group of fifteen women in Motulahi who had entered into an exchange relationship with a similar group in a village in Fiji. They gave woven pandanus mats, scented coconut oil, and tapacloth in exchange for wooden chests and mosquito netting. The arrangement had been set up through the mediation of a daughter of one of the Motulahi women, who was married to a Fijian and lived in the Fijian village. The arrangement lasted for a year and a half, during which period two exchanges were made; the second took place during the period of my fieldwork. I learned that three of the older women, who were the leaders of the kautaha, had participated in a Kautaha Fisi some years previously. They told me that they considered this sort of institution to be an excellent way of obtaining scarce and/or expensive goods in return for their own home-made
575 products. Another kautaha that I encountered in Motulahi
476 was a kau ngāue ('labor gang'), consisting of twelve men from the village who worked as a team on a construction
575 project outside the village. Yet another kind of kautaha
454 is the kautaha lī pa'anga ('savings association'), which may be organized for a variety of purposes. The one I knew in Motulahi consisted of six couples who kept a joint

575 account in the savings bank in Nuku'alofa. The group met
454 for a social evening once a month. On these occasions, each couple brought the amount of money that had been agreed upon at the preceding meeting, and then the total was deposited. The purpose of the kautaha was to ensure regular savings and to keep the money that was saved intact by having it deposited in a common account.[13]

575 2. The members of a kautaha are almost always residents
621 of the same village, and are usually further linked by ties
602 of kinship and/or membership in the same congregation.
794 Thus, five of the six couples in the kautaha lī pa'anga
[593] described above were related to one another as siblings; all were adherents of the same denomination (although not of the same congregation, as two of the member-couples
[437] were not resident in Motulahi). All the members of the
[476] Kautaha Fisi were residents of Motulahi, as were all the members of the kau ngāue, and all but one of the men in the kau ngāue were members of the Free Wesleyan congrega-
[437] tion. The denominational affiliations and kinship connections among the women in the Kautaha Fisi are depicted in Figure 10.

575 3. Every member of a kautaha usually has a direct personal interest in pursuing the goals or purposes of the

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13 Morton describes the various forms that a kautaha lī pa'anga can take (1972: 83-85).

kin obligations and there is even a reluctance to accept payment for many jobs. Carpenters interviewed indicated that they were often called upon to effect out-of-work repairs and to assist with house construction. None accepted any money payment for their services. Even those Tongans who do accept payment from other Tongans invariably put the onus of ascertaining the price on the receiver of services, thus keeping the relationship within a gift context similar to that enjoyed between kin. This apparent lack of money consciousness, which is not as naive as it sometimes appears, is also seen in the running of kava clubs and kautaha koko'anga, associations of women who make tapa cloth. When these community groups accumulate profits there is little evidence of saving and none of investment motivation. Money is to meet basic and usually immediate needs; it enhances one's respect only when it is used and shared among kin. Accumulation is pointless when one has so many poor relations.

The political organisation of the town is identical to that of the villages except, of course, for the presence of the central government. Ma'ufanga is part of the tofi'a of a noble while Kolomotu'a and Kolofo'ou belong to government. A town officer is responsible to government for each of the town's three villages. At monthly fono these officers inform taxpayers of the government's intentions but there are few laws which apply exclusively to the town. Nuku'alofa is thus perceived and governed as three villages over which the government rules in a manner similar to that of the chiefs of old. Most leadership within the town, whether elected or nominated, is determined along lines of rank and position common to traditional Tonga. While chiefs without government posts have lost some prestige, those with high government posts who do not have chiefly connections are rare indeed.

At the beginning of this discussion it was suggested that the inhabitants of Nuku'alofa meet few challenges peculiar to an urban environment and that most rural and Tongan attitudes are carried over into the town with little or no modification. Its very "ruralness" enables urbanisation to proceed with so few signs of stress. It would, however, be false to assume that the town exerts no new pressures on the rural migrant. Some of these are really rural pressures intensified in an urban setting. It is, for instance, the increased shortage of land and employment, made worse by the rural influx, together with the greater opportunities presented by the town which has been largely responsible for the increase of crime. This is seen in a recent statement by the Director of Education:

> "There is a most dangerous situation developing in the town of Nuku'alofa and within its precincts. Unemployment is rising rapidly. During the next ten years 1,400 employees will retire

Saving and Pooling Money

454
456 Within the Tongan community methods of saving money have developed which rely strongly on the individual's responsibility to a group. Saving by one's own volition is very difficult for the same reason that group saving works-an individual's obligation to assist kinsmen and friends, is the major deterrent to individual methods of saving.

Some of the group saving techniques used in Tonga have been discussed as rotating credit associations by Ardner (1964) and Geertz (1962); others can be characterized as savings clubs. Ardner defines a rotating credit association as "An association formed upon a core of participants who agree to make regular contributions to a fund which is given in whole or in part, to each contributor in rotation" (1964: 201). A savings club does not pool individual savings but maintains a fund from which withdrawal is restricted except for the purpose designated by the club. That is, a member saving to pay his children's school fees cannot withdraw his savings and use it for some other purpose.

For the discussion of these forms of organization, I will refer to them both as money-saving associations. Tongans refer to money-saving associations as throwing-money associations (kautaha li pa'anga), or less frequently as money-collecting associations (kautaha tānaki pa'anga). Linguistically, there is no distinction made between organizational types, but money-saving associations are distinguished according to their purpose. For example, kautaha langa fale is an association for the construction of houses.

454 456 552 Money-saving associations are usually given names by their organizers and the names are frequently place names or names of natural objects. Kautaha felefenu is named after a small stream of water, kautaha hufangalupe is named after a natural sea arch, and kautaha kali toto shares its name with a fruit tree. More abstract terms such as 'peace' melino and 'freedom' tap'ataina are also used.

454 456 Popular motives for starting or joining money-saving associations are the desires or need to save for children's education, church contributions, tax payments, house construction and meeting year-end expenses associated with holiday celebrations. Money-saving associations formed for the latter purpose are often organized early in the year and terminate in November or December; others may operate continually for several years or may periodically disperse and reorganize according to the wishes of the members. The longest period of continuous association found was eighteen years.

Organization varies in money-saving associations from formal leadership roles, written by-laws, written records of contributions and disbursements, and receipts to acephalous organizations with only a few orally agreed upon rules of organization. There is possibly an association between large memberships and high degrees of formal organization. Memberships range from two to forty or more with four to ten being most common. Qualifications for membership are usually not explicit but the money-saving associations are based upon groups with one or more of the following variables in common: residence, kinship, sex and/or occupation. Occupation and sex are the two most predominant criteria for

454 membership. Money-saving associations are found in all social and economic categories but seem to be most popular among wage laborers. In the village of Puke there were only two money-saving associations operating during 1971. One was formed for the purpose of house building and had only two members; the other was formed to save money for Christmas and New Year expenses. Both follow the model of a savings club rather than a rotating credit association. Virtually no individuals in the community save money on a long-term basis and none utilizes the banking facilities in Nuku'alofa.

The Subsistence Economy

463 As indicated in Table 11, thirty of the household heads in Puke follow occupations which are subsistence oriented, i.e., gardening and fishing. The traditional roles of the cultivator and the fisherman are still highly valued, and techniques have apparently changed little in the post-contact period. The ideology inherent in the production and consumption of certain foods, particularly yams and pigs, is parallel to, and integrated with, the ideology of class and kin.

Division of Labor

462 Work is divided primarily by the criterion of sex. Men do nearly all gardening and fishing; they also construct and repair houses and canoes, cook when an earth oven is used, and take care of livestock. The women wash, sew, cook for most daily meals, take care of children, weave mats and make tapa cloth (ngatu). They also collect reef foods,

A. [See p. 74--Analyst]

/31 cont./

157 Clothing for everyday wear khaki trousers, European shirt and white
156 tennis shoes, along with sun glasses and a sun helmet. On Sundays
177 wears gray trousers, shirt, colorful "Waikiki jacket," socks and black low shoes. Eats the customary Tongan-European diet; sleeps on a mat. T. tries to appear a "man of the world," to tower above his friends as a leader. Has not married. Goes with many girls. Has a [454] small savings account in Nuku'alofa. Says he wants to save more money in order to build a house in Nuku'alofa in the European style, to [829] furnish it and then to marry. He is contemptuous of typical Tonga work such as women's mat plaiting and tapa making, regarding these as useless occupations. T. is intelligent and gifted with a natural sense of humor. He has no firm outlook, is casual, lazy, has not worked for months, seems to have no home and takes turns living off relatives or friends to save money. Though, in view of his idleness, he leads a life similar to that of the chiefs and matapule of ancient Tonga times, his presence in the village, despite the universal Tonga kindness and hospitality, is felt to be unpleasant after a few months. T. appears to the observer as a "rootless type" who has lost raport with truly Tongan life.

2. Tongan M., 42 years old, son of a respected family on Tongatapu. College education there. Student of more than average achievement. Trained as medicine dispenser (apothecary). Much contact with white physicians. In the course of the years he has managed stations on "Eua, Lifuka and Niua Fo'ou and has treated diseases on his own. In the last war a great deal of contact with English and Americans. Has read several English books and many English magazines. Has worked as "dispenser " /cited in English/ on Nomuka for three years, and cultivates his planting, usually with slight expenditure of work. After the death of his first wife, married his former housekeeper and now has eleven children. For everyday, wears the Tonga

/114 cont./

648 as against the usually very slow work tempo. Besides, the authoritative
177 Tongan ministers do not always have the necessary specialized know-
563 ledge for their departments, or they find it difficult properly
645 to evaluate the problems and possibilites of their solutions.
647 Nonetheless, the Tonga state, as a result of the work of Europeans,
181 is today free from debts and has even invested rather large sums (316)
461
(652)
(454)

316. In 1950 these amounted to 424,808.4.10 (Report of the Honcurable the Minister for the Year 1950 /cited in English/. Nuku'alofa 1951. p. 2).

648 in Britain. The frequent change in white employees in various
177 government positions is unfavorable, especially since their successors
563 often continue the work in question according to their personal point
647 of view, hence no lasting system is adhered to. Indeed, European critics of the government are of the opinion that the Tongan government has up to now lacked the necessary planning ability for a unified and advantageous development.

Some of the whites working in the government (317)

317. For example, the postmaster of Neiafu (Vava'u) and the physician on Lifuka.

were in recent years replaced by Tongans with corresponding training. However, this occurred rather because of a scarcity of whites in the Archipelago (318)

318. During the Second World War the number of whites (men, women and children) decreased in Tonga (on account of the danger of invasion and because of the depression) from around 400 to around 200 (see Pacific Islands Yearbook 1950 /cited in English/. p. 109) and has since then hardly increased.

or because of their relatively low pay by the government. There is a great dearth of well trained native personnel, and it seems that it will be a long time before a Tongan can take over, say, the position of minister of finance.

/242 cont./

436 (not so much English, New Zealand and Fiji) silver and copper coins in circulation. The bank notes in circulation on December 31, 1951 amounted to 175,683 £T. (645)

645. Colonial Office, Report on Tonga for the Years 1950 and 1951 /cited in English/. p. 11.

Tongan money--though made of paper--is regarded as a positive measure of value, not only by whites, but especially by natives, even on the smallest islands of the Archipelago. The government pays with it, its civil servants and employees; the Copra Board buys copra made by the natives with this money; the Tongans pay their taxes with it, do all their shopping at storekeepers with it, and even like to use money in the villages on the small islands to buy a house, for example, or a boat. The present economic life of the Kingdom of Tonga (including all imports and exports) would be unthinkable without the presence of money. It still seems necessary, however, for a [563] white man to fill the post of minister of finance and supervise the [645] regulation and security of Tongan currency. Owing to this European 652 influence, and especially to the favorable economic conditions of 436 the Kingdom of Tonga, the currency as well as the entire national [177] budget are quite sound; the country is without debts and in 1950 [464] 424,808 £T. were even invested abroad. (646)

646. Report of the Honourable the Minister for Finance for the Year 1950 /cited in English/. Nuku'alofa 1951. p. 2.

434 The average Tongan earns his cash chiefly from copra production; the annual income from this aimed at by most families /243/ is today probably somewhere between 30 and 300 £T. (647)

647. See p. 302-304.

[439] In addition, in the chief towns, there are limited opportunities for [432] earning money through banana export and the sale of watermelons and pineapples.

/243 cont./

426 436 178 give it back, the creditor will not be much concerned and will regard the matter as settled, in accordance with the old Tongan custom.

436 434 [431] There is no doubt that the natives have learned to value money and like it, but even the present high copra prices have not led to a "copra intoxication" and /244/ a "money fever." They often give away whole loads of coconuts, and in the Copra Board in Neiafu, for example, it was observed in 1952 that the Tongans who could not be paid the full copra price as a result of a temporary shortage of pence coins, did not come back even after several weeks to pick up their three-or ten-pence.

454 436 For most of the natives the idea of saving, in the sense of a continuous accumulation of sums of money, is unfamiliar. About four decades ago many families were said to have saved relatively large sums in order to build. At that time several of the European-[428] type frame houses were erected. Today large objects such as [432] dwellings, cement tanks and carts have often been inherited, and money [439] is spent on clothing and food and other European goods. Given the normal demand, the to some extent, artificially produced demand by 434 436 the shopkeeper's promotion, and the relatively high prices, money is soon spent in a large family.

436 454 472 Though the majority of Tongans do not use money purposefully (in the European sense), there is nevertheless no dearth of examples of deliberate management of money after the manner of whites. Thus, for example, F.S., a Tongan shopkeeper on Nomuka, through carefully considered management, within nine months (1951/52), increased his capital from 61 £T. to about 800 £T. and the two aforementioned truck drivers as well as the lemonade seller on Lifuka (648)

648. See pp. 361-364.

[181] may also serve as example of a wise use of money. These natives,

/244 cont./

454 [436] [472] [181] [177] [652] [453] however, represent a very small minority with an "un-Tongan business sense."--It is quite interesting that a larger group of Tongans, such as probably exists from what has just been said, seems to have taken over the European habit of money-saving, for at the end of 1951 the Government Savings Bank /cited in English/ reported 6134 savings accounts with deposits of 181,611 £T. (649)

649. Colonial Office, Report on Tonga for the Years 1950 and 1951. p. 11.

However, it is more a matter of "safe-keeping of sums of money for a limited time: than a "continuous accumulation of deposits," for in the same year the withdrawals exceeded the deposits.

452 426 [671] There is no real indebtedness among the Tongans, for shopkeepers throughout the Archipelago today sell mostly for cash. Only a few Tongan grocers on the smaller islands sell goods on credit. But they demand of those countrymen, who /245/ seem to them unreliable, securities (for example, valuable mats); it also happens that natives pawn coconut harvests and other plantation products, though this is forbidden by law.

436 177 178 182 [425] Money has had a certain negative influence on the social life of the Tongans inasmuch as some natives have gone over to selling food and other things to their countrymen, which were formerly, as a matter of principle, given them without direct quid pro quo. Some Tongans even take advantage of the old traditional system of "anticipated reciprocity" by asking their neighbors for something and receiving this "for nothing," according to the old custom, while they themselves fulfill similar wishes only against payment in money. Another case is that of S.M. on Nomuka who immediately pays for everything he requests and receives from his neighbors, in order to avoid the obligation of having to give something himself, the next time, without being repaid. Thus money can have an alienating effect